

Ten Ways Jails Can Help Make Connections to New Health Insurance Opportunities

As millions of Americans become eligible for new, affordable health insurance options in 2014, county and municipal jails can play a vital role in making sure detainees learn about health coverage and get help applying. With health coverage, detainees are a step closer to gaining access to primary and behavioral health care services upon release. Individuals returning to the community from jail have higher rates of communicable disease and chronic conditions, such as mental illness and substance use disorders. Improving their access to health care services can help protect public health and safety.

Many more individuals may now qualify for Medicaid, the Children's Health Insurance Program (CHIP) or coverage through the Health Insurance Marketplace. Many people who do not have health insurance will now be able to get it, and many may qualify for help that makes coverage easier to afford. The open enrollment period for coverage through the Marketplace runs from October 1, 2013 to March 31, 2014. Individuals may apply for Medicaid or CHIP at any time. Since some special enrollment rules apply to detainees and people recently released from jail, education, outreach and application assistance are particularly important.

Here's how county and municipal jails can contribute to the outreach and enrollment effort:

Share Basic Information and Special Rules that May Apply

- 1. Educate correctional counselors, case managers, social workers, program administrators and staff about new health insurance opportunities.** Encourage them to include this information when they talk with detainees and their families. Knowing the basics about new health insurance opportunities and the individual's responsibility to get covered ensures these professionals are providing the best service. Training materials and videos can be found at **Marketplace.cms.gov**.
- 2. Help staff become familiar with eligibility and enrollment rules that apply specifically to detainees.** For example, generally, during incarceration individuals are not eligible to enroll in Medicaid, CHIP or coverage through the Marketplace. However, individuals who are detained pending disposition of charges may enroll and receive coverage through the Marketplace. Those detained following disposition of charges are not eligible to enroll in coverage offered through the Marketplace, but may apply prior to release or during a 60-day window following reentry into the community. Detainees may apply for Medicaid and CHIP at any point. However, if determined eligible for Medicaid, eligibility must be suspended while incarcerated, and health care services cannot be covered by Medicaid until release, except for off-site inpatient medical care lasting 24 hours or more. An applicant cannot be determined eligible for CHIP while incarcerated.

- 3. Provide education for detainees about their coverage options.** Highlight what coverage options are available, as well as when, where and how to apply. Help them understand the new requirement to obtain health insurance coverage upon reentry. Explain how individuals can get more information and direct them to available application support services.
- 4. Display consumer materials explaining the basics of Medicaid, CHIP and coverage through the Marketplace and how to apply.** Key locations include booking and intake, as well as common spaces, recreational areas, cafeterias, and medical and counseling offices. Detainees may have eligible family members too, so don't forget visiting rooms and other public spaces.

Help Detainees Apply for Coverage

- 5. Find out how your jail system's administrative process can accommodate the health coverage application process.** Determine whether any security, administrative, or structural changes need to be made to provide access to applications and foster effective collaboration with the Marketplace and Medicaid agency. For example, can individuals in jail have access to a computer or the internet? Could outside enrollment assisters bring computers into jail facilities?
- 6. Plan to provide application assistance as early as possible during detention.** Jail intake, booking, classification and release are all points at which applications can be completed. Taking steps to ensure enrollment helps to support continuity of care upon release and avoids disrupting access to needed medication. It also improves the chances for individuals to obtain services, such as treatment for substance use and mental health disorders, directly upon release. For those who don't apply pre-release, see #2 for specific rules about applying.
- 7. Build health coverage enrollment into the discharge planning process.** Alert individuals soon to be released about the range of medical and behavioral health services that will be available and how they can benefit from these services. Help them understand the new requirement to obtain health insurance coverage upon reentry. Discuss the importance of health insurance for good health and for avoiding financial troubles due to unforeseen medical expenses.
- 8. Assist detainees in applying for health coverage.** Include application support in medical, counseling and social work meetings and in group education sessions. It's best to include an assessment of whether individuals may qualify for Medicaid under disability criteria, such as having a serious mental illness or chronic substance use disorder, and help steer individuals to other benefits for which they may qualify. People who want coverage must have a Social Security number and may need help gathering other documents if they cannot be obtained electronically during the application process.

9. Engage key community agencies in providing application assistance.

Organizations that work with detainees and their families can augment the help that jail staff may be able to offer. A list of community agencies that are certified application counselors that provide application assistance can be found on **Localhelp.HealthCare.gov**.

Promote Promising Practices

- 10. Share ideas and successful experiences with other jails.** Document your approach to outreach and enrollment, barriers you encountered and your accomplishments. Other systems can benefit greatly from your good work and leadership.

For More Information

For more information: **Visit HealthCare.gov** or **CuidadoDeSalud.gov**, or call the Health Insurance Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325. Visit **Marketplace.cms.gov** for Marketplace widgets and badges and other partner materials.